

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re ROSA MARIA STYLES

Case No. 19-32881 ABA  
Reporting Period OCTOBER 2020

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3	N/A		
Status of Postpetition Taxes	MOR-4	N/A		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Rosa Maria Styles

Signature of Debtor

November 23, 2020

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period: **OCTOBER 2020**

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
<b>TOTAL DISBURSEMENTS</b>	\$ 3,210.72
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	\$ 3,210.72



Debtor

Case No. 19-32881 ABA

Reporting Period: OCTOBER 2020

## BANK RECONCILIATIONS

## Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

[illegible]

In re ROSA MARIA STYLES  
Debtor

**Case No. \_\_19-32881 ABA**  
**Reporting Period: OCTOBER 2020**

## SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]



In re ROSA MARIA STYLESA1:G45

Debtor

Case No. 19-32881 ABA

Reporting Period: OCTOBER 2020

### STATUS OF POSTPETITION TAXES

#### ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary						
	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						\$ -
FICA-Employee						\$ -
FICA-Employer						\$ -
Unemployment						\$ -
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						\$ -
Total Federal Taxes	\$ -					\$ -
<b>State and Local</b>						
Withholding						\$ -
Sales						\$ -
Excise						\$ -
Unemployment						\$ -
Real Property	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
Personal Property						\$ -
Other:						\$ -
Total State and Local	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
<b>Total Taxes</b>	Addressed in the Filed Disclosure Statement and Plan (DS&P)					

### SUMMARY OF UNPAID POSTPETITION DEBTS

#### ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments	ORDER GRANTING REINSTATEMENT OF AVALON PROPERTY					\$ -
Professional Fees	ON 10-8-2020. CREDITOR FOREBARANCE FOR 61 SEW					\$ -
Amounts Due to Insiders*						\$ -
<b>Total Postpetition Debts</b>	\$ -	Property FMV exceeds undisputed Secured Debt				

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

In Re: ROSA MARIA STYLES  
Case No. \_19-32881 ABA  
Reporting Period: OCTOBER 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount	
Total Accounts Receivable at the beginning of the reporting period	\$		
+ Amounts billed during the period			
- Amounts collected during the period			
Total Accounts Receivable at the end of the reporting period	\$		
Accounts Receivable Aging		Amount	
0 - 30 days old	\$		
31 - 60 days old			
61 - 90 days old			
91+ days old			
Total Accounts Receivable			
Amount considered uncollectible (Bad Debt)			
Accounts Receivable (net)	\$		

### DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.			X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.			X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.			X

**ROSA MARIA STYLES 19-32881 ABA**

**Profit & Loss**

December 9, 2019 through November 5, 2020

	Dec 9, '19 - Nov 5, 20
Income	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	23,455.31
Return bank fees	0.20
Spousal Contribution	17,299.00
Total Income	43,706.93
Expense	
AUTO	165.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
cash	1,800.00
Clothing	3,784.94
Equipment	1,188.26
Food and housekeeping supplies	6,673.66
Health Insurance	1,186.78
Maintenance, repair	1,674.03
Medical	1,692.25
Personal	17,990.82
Personal care products and serv	2,900.10
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	387.00
Total Expense	38,450.00
Net Income	5,256.93



**ROSA MARIA STYLES 19-32881 ABA**

**Profit & Loss**

October 6 through November 5, 2020

	Oct 6 - Nov 5, 20
Income	
Retirement Income	2,040.10
Spousal Contribution	800.00
Total Income	2,840.10
Expense	
AUTO	50.00
cash	300.00
Clothing	648.73
Food and housekeeping supplies	392.72
Health Insurance	134.61
Medical	58.00
Personal	1,294.66
Personal care products and serv	332.00
Total Expense	3,210.72
Net Income	-370.62



**ROSA MARIA STYLES 19-32881 ABA**

**Balance Sheet**

As of November 5, 2020

	Nov 5, 20
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
TD BANK 32881	5,256.93
Total Checking/Savings	5,256.93
Total Current Assets	5,256.93
<b>TOTAL ASSETS</b>	<b>5,256.93</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Net Income	5,256.93
Total Equity	5,256.93
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,256.93</b>

**ROSA MARIA STYLES 19-32881 ABA**

**Reconciliation Summary**

**TD BANK 32881, Period Ending 11/05/2020**

	<u>Nov 5, 20</u>
Beginning Balance	5,627.55
Cleared Transactions	
Checks and Payments - 23 items	-3,210.72
Deposits and Credits - 3 items	2,840.10
Total Cleared Transactions	<u>-370.62</u>
Cleared Balance	<u><b>5,256.93</b></u>
Register Balance as of 11/05/2020	5,256.93
Ending Balance	5,256.93



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T STATEMENT OF ACCOUNT

AV 01 070257 16513B211 A\*\*5DGT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ  
61 HARTFORD RD  
SEWELL NJ 08080-2040

Page: 1 of 3  
Statement Period: Oct 06 2020-Nov 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202



## Chapter 11 Checking

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Account # 437-3726202

### ACCOUNT SUMMARY

Beginning Balance	5,627.55	Average Collected Balance	4,537.89
Deposits	800.00	Interest Earned This Period	0.00
Electronic Deposits	2,040.10	Interest Paid Year-to-Date	0.02
Electronic Payments	3,210.72	Annual Percentage Yield Earned	0.00%
Ending Balance	5,256.93	Days in Period	31

### DAILY ACCOUNT ACTIVITY

#### Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/05	DEPOSIT	800.00
Subtotal:		800.00

#### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/28	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,239.00
11/02	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5711011	801.10
Subtotal:		2,040.10

#### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/08	DEBIT POS, *****30071395297, AUT 100820 DDA PURCHASE T J MAXX 20 COURT HOU CAPE MAY CH * NJ	194.18
10/08	DEBIT POS, *****30071395297, AUT 100820 DDA PURCHASE ACME 0890 CAPE MAY COUR * NJ	124.73
10/13	ACH DEBIT, AETNA HEALTH INS INS PYMT AHC6236740	134.61
10/13	DEBIT POS, *****30071395297, AUT 101320 DDA PURCHASE ACME 0996 SEA ISLE CITY * NJ	45.62
10/15	DEBIT POS, *****30071395297, AUT 101520 DDA PURCHASE CVS PHARM 02023 6110 SEA ISLE CITY * NJ	58.00
10/16	TD ATM DEBIT, *****30071395297, AUT 101620 DDA WITHDRAW 409 ROUTE 9 NORTH CAPE MAY COUR * NJ	300.00
10/16	DEBIT POS, *****30071395297, AUT 101620 DDA PURCHASE ACME 0890 CAPE MAY COUR * NJ	22.60
10/19	DEBIT CARD PURCHASE, *****30071395297, AUT 101520 VISA DDA PUR THE PREPPY PALM AVALON * NJ	332.00
10/20	DEBIT POS, *****30071395297, AUT 102020 DDA PURCHASE WAL MART SUPER CENTER TURNERSVILLE * NJ	166.85







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STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 3 of 3  
Statement Period: Oct 06 2020-Nov 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/20	DEBIT POS, *****30071395297, AUT 102020 DDA PURCHASE OLD NAVY US 5221 SEWELL * NJ	32.99
10/21	DEBIT POS, *****30071395297, AUT 102120 DDA PURCHASE 418 SEPHORA DEPTFORD 1 DEPTFORD * NJ	154.61
10/21	DEBIT CARD PURCHASE, *****30071395297, AUT 102020 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
10/22	DEBIT POS, *****30071395297, AUT 102220 DDA PURCHASE OLD NAVY US 5885 DEPTFORD * NJ	59.48
10/22	DEBIT POS, *****30071395297, AUT 102220 DDA PURCHASE HOMEGOODS 1341B FAIRVIEW DELRAN * NJ	25.57
10/23	TD ATM DEBIT, *****30071395297, AUT 102320 DDA WITHDRAW 491 HURFFVILLE CROSS KEY SEWELL * NJ	500.00
10/26	DEBIT CARD PURCHASE, *****30071395297, AUT 102220 VISA DDA PUR ULTA 732 DEPTFORD * NJ	60.00
10/27	DEBIT POS, *****30071395297, AUT 102720 DDA PURCHASE TARGET T 4001 BLACK H TURNERSVILLE * NJ	128.94
10/29	DEBIT POS, *****30071395297, AUT 102920 DDA PURCHASE MARSHALLS 3501 ROUTE 4 TURNERSVILLE * NJ	88.83
10/29	DEBIT POS, *****30071395297, AUT 102920 DDA PURCHASE WAL MART SUPER CENTER TURNERSVILLE * NJ	42.24
10/30	TD ATM DEBIT, *****30071395297, AUT 103020 DDA WITHDRAW 491 HURFFVILLE CROSS KEY SEWELL * NJ	500.00
11/02	DEBIT CARD PURCHASE, *****30071395297, AUT 110120 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
11/05	DEBIT POS, *****30071395297, AUT 110520 DDA PURCHASE T J MAXX 20 COURT HOUSE CAPE MAY CH * NJ	144.31
11/05	DEBIT POS, *****30071395297, AUT 110520 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	45.16
Subtotal:		3,210.72

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/05	5,627.55	10/23	3,451.31
10/08	5,308.64	10/26	3,391.31
10/13	5,128.41	10/27	3,262.37
10/15	5,070.41	10/28	4,501.37
10/16	4,747.81	10/29	4,370.30
10/19	4,415.81	10/30	3,870.30
10/20	4,215.97	11/02	4,646.40
10/21	4,036.36	11/05	5,256.93
10/22	3,951.31		



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 October 6 through November 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		11/05/2020	ACME		TD BANK 32881		-45.16
TOTAL					Food and housekeepi...	-45.16	45.16
Check	DEB	10/08/2020	TJ MAXX		TD BANK 32881		-194.18
TOTAL					Clothing	-194.18	194.18
Check	DEB	10/13/2020	AETNA		TD BANK 32881		-134.61
TOTAL					Health Insurance	-134.61	134.61
Check	DEB	10/13/2020	ACME		TD BANK 32881		-45.62
TOTAL					Food and housekeepi...	-45.62	45.62
Check	DEB	10/15/2020	CVS		TD BANK 32881		-58.00
TOTAL					Medical	-58.00	58.00
Check	DEB	10/16/2020	409 ROUTE 9 NORTH		TD BANK 32881		-300.00
TOTAL					cash	-300.00	300.00
Check	DEB	10/16/2020	ACME		TD BANK 32881		-22.60
TOTAL					Food and housekeepi...	-22.60	22.60



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

October 6 through November 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	DEB	10/16/2020	ATM		TD BANK 32881		-500.00
TOTAL					Personal	-500.00	500.00
Check	DEB	10/16/2020	NJ EXPRESS		TD BANK 32881	-500.00	500.00
TOTAL					AUTO	-25.00	25.00
Check	DEB	10/19/2020	THE PREPPY PALM		TD BANK 32881	-25.00	25.00
TOTAL					Personal care produc...	-332.00	332.00
Check	DEB	10/20/2020	WALMART		TD BANK 32881	-332.00	332.00
TOTAL					Personal	-166.85	166.85
Check	DEB	10/20/2020	OLD NAVY		TD BANK 32881	-166.85	166.85
TOTAL					Clothing	-32.99	32.99
Check	DEB	10/21/2020	418 SEPHORA		TD BANK 32881	-32.99	32.99
TOTAL					Food and housekeepi...	-154.61	154.61
Check	DEB	10/21/2020	NJ EXPRESS		TD BANK 32881	-154.61	154.61
TOTAL					AUTO	-25.00	25.00
Check	DEB	10/21/2020	NJ EXPRESS		TD BANK 32881	-25.00	25.00
TOTAL						-25.00	25.00

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 October 6 through November 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	DEB	10/22/2020	OLD NAVY		TD BANK 32881		-59.48
TOTAL					Clothing	-59.48	59.48
Check	DEB	10/22/2020	HOMEGOODS		TD BANK 32881		-25.57
TOTAL					Personal	-25.57	25.57
Check	DEB	10/23/2020	ATM		TD BANK 32881		-500.00
TOTAL					Personal	-500.00	500.00
Check	DEB	10/26/2020	ULTA		TD BANK 32881		-60.00
TOTAL					Personal	-60.00	60.00
Check	DEB	10/27/2020	TARGET		TD BANK 32881		-128.94
TOTAL					Clothing	-128.94	128.94
Check	DEB	10/29/2020	MARSHALLS		TD BANK 32881		-88.83
TOTAL					Clothing	-88.83	88.83
Check	DEB	10/30/2020	WALMART		TD BANK 32881		-42.24
TOTAL					Personal	-42.24	42.24

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 October 6 through November 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	DEB	11/02/2020	IJ MAXX		TD BANK 32881		-144.31
TOTAL				Clothing		-144.31	144.31
						-144.31	144.31
Check	DEP	10/08/2020	ACME		TD BANK 32881		-124.73
TOTAL				Food and housekeepi...		-124.73	124.73
						-124.73	124.73



**ROSA MARIA STYLES 19-32881 ABA**

**Deposit Detail**

October 6 through November 5, 2020

Type	Num	Date	Name	Account	Amount
Deposit	DEP	10/28/2020	SOCIAL SECURITY	TD BANK 32881	1,239.00
				Retirement Income	-1,239.00
TOTAL					-1,239.00
Deposit	DEP	11/02/2020	OWENS-ILLINOIS S...	TD BANK 32881	801.10
				Retirement Income	-801.10
TOTAL					-801.10
Deposit	DEP	11/05/2020	SPOUSE	TD BANK 32881	800.00
				Spousal Contribution	-800.00
TOTAL					-800.00